

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ALABAMA - SOUTHERN DIVISION**

**In the Matter of:**

Kara Noel Phillips  
SSN: XXX-XX-3927  
DEBTOR(S).

}  
}  
}  
}  
}

**Case No: 08-02186-TBB13**

**ORDER DENYING**

This matter came before the Court on Tuesday, November 09, 2010 09:00 AM, for a hearing on the following:

RE: Doc #70; Final Hearing on Motion for Relief from Stay filed by U.S. Bank, N.A.

Proper notice of the hearing was given and appearances were made by the following:

Enslin Crowe, Attorney for U.S. BANK, N.A.

Mary Frances Fallaw, Staff Attorney with the Chapter 13 Trustee's Office

David Murphree, Attorney for Debtor

**It is therefore ORDERED ADJUDGED and DECREED that:**

Based on arguments of counsel, the pleadings, the evidence before the Court, and the findings of fact and conclusions of law set forth on the record and incorporated herein by reference, the motion for relief from stay is DENIED.

Dated: 11/12/2010

/s/ THOMAS BENNETT

THOMAS BENNETT

United States Bankruptcy Judge